Sub	Substitute for form 1449/PTO			Complete if Known		
			Application Number	10/559,066-Conf. #1402		
l IN	IFORMATION	I DI	SCLOSURE	Filing Date	May 3, 2006	
l s	STATEMENT BY APPLICANT			First Named Inventor	William Kennedy	
				Art Unit	3691	
	(Use as many sheets as necessary)			Examiner Name	O. Akintola	
Sheet	1	of	7	Attorney Docket Number	DLT-004	

			U.S. PA	TENT DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A1*	US-3,970,992	07-20-1976	Boothroyd et al.	
	A2*	US-4,017,835	04-12-1977	Randolph	
	A3*	US-4,491,725	01-01-1985	Pritchard	
	A4*	US-4,598,367	07-01-1986	DeFrancesco et al.	
	A5*	US-4,600,828	07-15-1986	Nogami et al.	
	A6*	US-4,642,768	02-10-1987	Roberts	
	A7*	US-4,646,250	02-24-1987	Childress	
	A8*	US-4,648,037	03-03-1987	Valentino	
	A9*	US-4,649,037	03-10-1987	Marsh et al.	
	A10*	US-4,649,832	03-17-1987	Hain et al.	
	A11*	US-4,675,815	06-23-1987	Kuroki et al.	
	A12*	US-4,683,536	07-28-1987	Yamamoto et al.	
	A13*	US-4,722,055	01-26-1988	Roberts	
	A14*	US-4,730,252	03-08-1988	Bradshaw	
	A15*	US-4,752,877	06-21-1988	Roberts et al.	
	A16*	US-4,772,055	09-20-1988	Fang	
	A17*	US-4,774,664	09-27-1988	Campbell et al.	
	A18*	US-4,814,587	03-21-1989	Carter	
	A19*	US-4,890,228	12-26-1989	Longfield	

		FOREI	GN PATENT	DOCUMENTS		
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	L_{e}
	B2	EP-0774725	05-21-1997	Dun & Bradstreet Software Serv.		
	вз	JP-05-101250	04-23-1993	JGC Corp.		√ Abstract Only

Examiner	Date	
Signature	Conside	ered

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. ¹Applicant's unique citation designation number (optional). * See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. * Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). * For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. * Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. * Applicant is to place a check mark here if English language Translation is attached.

Sub	ostitute for form 1449/PTO			Complete if Known		
				Application Number	10/559,066-Conf. #1402	
l IN	NFORMATION	1 DI	SCLOSURE	Filing Date	May 3, 2006	
l s	TATEMENT E	3Y /	APPLICANT	First Named Inventor	William Kennedy	
				Art Unit	3691	
	(Use as many sheets as necessary)			Examiner Name	O. Akintola	
Sheet	2	of	7	Attorney Docket Number	DLT-004	

			U.S. PA	TENT DOCUMENTS	
Examiner	Cite	Document Number	Publication Date	Name of Patentee or	Pages, Columns, Lines, Where
Initials*	No.1	Number-Kind Code ² (if known)	MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear
	A20*	US-4,914,587	04-03-1990	Clouse	
	A21*	US-4,947,028	08-07-1990	Gorog	
	A22*	US-4,949,028	08-14-1990	Brune	
	A23*	US-4,958,368	09-18-1990	Parker	
	A24*	US-4,965,821	10-23-1990	Bishop et al.	
	A25*	US-4,992,939	02-12-1991	Tyler	
	A26*	US-5,023,904	06-11-1991	Kaplan et al.	
	A27*	US-5,025,138	06-18-1991	Cuervo	
	A28*	US-5,025,373	06-18-1991	Keyser, Jr. et al.	
	A29*	US-5,049,862	09-17-1991	Dao et al.	
	A30*	US-5,083,270	01-21-1992	Gross et al.	
	A31*	US-5,120,906	06-09-1992	Protheroe et al.	
	A32*	US-5,126,936	06-30-1992	Champion et al.	
	A33*	US-5,126,939	06-30-1992	Carpentier et al.	
	A34*	US-5,198,642	03-30-1993	Deniger	
	A35*	US-5,202,825	04-13-1993	Miller et al.	
	A36*	US-5,202,826	04-13-1993	McCarthy	
	A37*	US-5,206,803	04-27-1993	Vitagliano et al.	
	A38*	US-5.212.789	05-18-1993	Rago	

	FOREIGN PATENT DOCUMENTS							
Examiner	Cite	Foreign Patent Document	Publication	Name of Patentee or	Pages, Columns, Lines, Where Relevant Passages			
Initials*	No.1	Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Date MM-DD-YYYY	Applicant of Cited Document	Or Relevant Figures Appear	T ⁶		

Examiner	Date	
Signature	Considered	i

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not *EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. 'Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Sub	ostitute for form 1449/PTO			Complete if Known		
				Application Number	10/559,066-Conf. #1402	
l IN	NFORMATION	l DI	SCLOSURE	Filing Date	May 3, 2006	
l s	TATEMENT E	3Y /	APPLICANT	First Named Inventor	William Kennedy	
				Art Unit	3691	
	(Use as many sheets as necessary)			Examiner Name	O. Akintola	
Sheet	3	of	7	Attorney Docket Number	DLT-004	

	U.S. PATENT DOCUMENTS							
Examiner Initials*	Cite No.1	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear			
	A39*	US-5,213,571	05-25-1993	Fujio et al.				
	A40*	US-5,218,539	06-08-1993	Elphick et al.				
	A41*	US-5,220,501	06-15-1993	Lawlor et al.				
	A42*	US-5,231,571	07-27-1993	D'Agostino				
	A43*	US-5,241,620	08-31-1993	Ruggiero				
	A44*	US-5,262,941	11-16-1993	Saladin et al.				
	A45*	US-5,287,268	02-15-1994	McCarthy				
	A46*	US-5,297,202	03-22-1994	Kapp et al.				
	A47*	US-5,301,320	04-05-1994	McAtee et al.				
	A48*	US-5,361,201	11-01-1994	Jost et al.				
	A49*	US-5,369,570	11-29-1994	Parad				
	A50*	US-5,383,113	01-17-1995	Kight et al.				
	A51*	US-5,537,315	07-16-1996	Mitcham				
	A52*	US-5,559,895	09-24-1996	Lee et al.				
	A53*	US-5,576,951	11-19-1996	Lockwood				
	A54*	US-5,604,341	02-18-1997	Grossi et al.				
	A55*	US-5,627,978	05-06-1997	Altom et al.				
	A56*	US-5,734,837	03-31-1998	Flores et al.				
	A57*	US-5.744.882	04-28-1998	Teshima et al.				

	FOREIGN PATENT DOCUMENTS								
Examiner	Cite	Foreign Patent Document	Publication	Name of Patentee or	Pages, Columns, Lines,				
Initials*	No.1	Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Date MM-DD-YYYY	Applicant of Cited Document	Where Relevant Passages Or Relevant Figures Appear	T ⁶			

Examiner	Date	
Signature	Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not *EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. 'Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Sub	ostitute for form 1449/PTO			Complete if Known		
				Application Number	10/559,066-Conf. #1402	
l IN	IFORMATION	l DI	SCLOSURE	Filing Date	May 3, 2006	
l s	TATEMENT E	3Y /	APPLICANT	First Named Inventor	William Kennedy	
				Art Unit	3691	
	(Use as many she	eets as	s necessary)	Examiner Name	O. Akintola	
Sheet	Sheet 4 of 7		Attorney Docket Number	DLT-004		

•			U.S. PA	TENT DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number Number-Kind Code ² (<i>if known</i>)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A58*	US-5,774,882	06-30-1998	Keen et al.	
	A59*	US-5,794,133	08-11-1998	Kashima	
	A60*	US-5,893,128	04-06-1999	Nauckhoff et al.	
	A61*	US-5,940,829	08-17-1999	Tsuiki et al.	
	A62*	US-5,950,169	09-07-1999	Borghesi et al.	
	A63*	US-5,960,404	09-28-1999	Chaar et al.	
	A64*	US-5,974,392	10-26-1999	Endo et al.	
	A65*	US-6,105,007	08-15-2000	Norris	
	A66*	US-6,135,349	10-24-2000	Zirkel	
	A67*	US-6,208,979	03-27-2001	Sinclair	
	A68*	US-6,587,841	07-01-2003	DeFrancesco et al.	
	A69*	US-6,611,052	08-26-2003	Poo et al.	
	A70*	US-7,801,807	09-21-2010	DeFrancesco et al.	
	A71*	US-7,814,002	10-12-2010	DeFrancesco et al.	
	A72*	US-2004-0138992	07-15-2004	DeFrancesco et al.	
	A73*	US-2004-0138994	07-15-2004	DeFrancesco et al.	
	A74*	US-2004-0138997	07-15-2004	DeFrancesco et al.	

		FOREIG	GN PATENT I	DOCUMENTS		
Examiner	Cite	Foreign Patent Document	Publication	Name of Patentee or	Pages, Columns, Lines,	
Initials*	No.1	Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Date MM-DD-YYYY	Applicant of Cited Document	Where Relevant Passages Or Relevant Figures Appear	T ⁶
						П

Examiner	Date	
Signature	Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not *EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. 'Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Sub	ostitute for form 1449/PTO			Complete if Known		
				Application Number	10/559,066-Conf. #1402	
l IN	NFORMATION	1 DI	SCLOSURE	Filing Date	May 3, 2006	
S	TATEMENT E	3Y /	APPLICANT	First Named Inventor	William Kennedy	
				Art Unit	3691	
	(Use as many sh	eets as	s necessary)	Examiner Name	O. Akintola	
Sheet	Sheet 5 of 7		Attorney Docket Number	DLT-004		

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C45	"Car Loans In Minutes," Bank Management, Bank Administration Institute, vol. 69, No. 4, Apr. 1993, pg. A23.	
	C46	"Atlanta-Based COIN Banking Systems Signs Alliance With NCR For Credit Authorization Solution," Business Wire, Business Wire, Inc., Apr. 3, 1991, 2 pages.	
	C47	ATKINSON, "Columbia Firm Helps Banks Ring up Loans on Telephone," Baltimore Business Journal, Baltimore Business Publications, Inc., vol. 6, No. 19, Sec. 2, Oct. 17, 1988, pg. 7B.	
	C48	TYSON, "Interlinq Mortgage Software Hits Big Time with Prudential Real Estate Subsidiary Deal," American Banker, Nov. 18, 1987, pg. 12.	
	C49	DAY, "Cutting Corners at the Kiosk: New Services Widen Use of Electronic Devices," The Washington Post, Jul. 22, 1994, pg. A1.	
	C50	KANTROW, "National Electronic Network Will Link Car Dealers to Many Lenders," American Banker Weekly Review, Feb. 8, 1988, pp. 5 and 10.	
	C51	MCCALL, "Microsoft, Banks Team Up to Provide Home Banking," Associated Press, Aug. 3, 1994, 4 pages.	
	C52	SUGAWARA, "Stocking Up at the ATM: Citibank Machines to Allow Customers to Trade Shares," The Washington, Post, Oct. 6, 1994, pg. D11.	
	C53	FIX, "Shopping list: Car loan, canned corn," USA Today, Jul. 20, 1994, pg. 6B.	
	C54	ECKERSON, "Network Automates Auto Loan Application Process; Speeds Loan Oks, Helps Buyers Find Best Rates," Network World, Network World, Inc., Mar. 6, 1989, pg. 2.	

Examiner	Date	
Signature	Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). 2Applicant is to place a check mark here if English language Translation is attached.

Sub	stitute for form 1449/PTO			Complete if Known		
				Application Number	10/559,066-Conf. #1402	
l IN	IFORMATION	1 DI	SCLOSURE	Filing Date	May 3, 2006	
l s	TATEMENT E	3Y /	APPLICANT	First Named Inventor	William Kennedy	
				Art Unit	3691	
	(Use as many sh	eets as	s necessary)	Examiner Name	O. Akintola	
Sheet	Sheet 6 of		7	Attorney Docket Number	DLT-004	

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C55	Office Action issued in U.S. Patent Application No. 11/648,943, Atty. Docket No. DLT-002C1, mailed December 23, 2008, 15 pages.	
	C56	Examination Report issued in European Patent Application No. 99958841.1, mailed November 20, 2006, 5 pages.	
	C57	Office Action issued in U.S. Patent Application No. 10/649,397, Atty. Docket No. DLT-001DIV1, mailed February 27, 2009, 10 pages.	
	C58	Final Office Action issued in U.S. Patent Application No. 10/441,534, Atty. Docket No. DLT-001DIV, mailed May 13, 2009, 9 pages.	
	C59	Final Office Action issued in U.S. Patent Application No. 10/650,596, Atty. Docket No. DLT-001DIV3, mailed July 8, 2009, 13 pages.	
	C60	Order Ruling on Claim Construction Arguments, United States District Court for the Central District of California, DealerTrack, Inc. v. David L. Huber, Finance Express, LLC, and John Doe Dealers; and DealerTrack, Inc. v. RouteOne LLC, David L. Huber, and Finance Express, LLC, Case No. CV 06-2335 AG (FMOx), September 27, 2008, 31 pages.	
	C61	Order Granting Motion for Summary Judgment for Invalidity of '427 Patent, United States District Court for the Central District of California, DealerTrack, Inc. v. David L. Huber, Finance Express, LLC, and John Doe Dealers, Case No. CV 06-2335 AG (FMOx), July 7, 2009, 7 pages.	
	C62	Final Office Action issued in U.S. Patent Application No. 10/649,397, Atty. Docket No. DLT-001DIV1, mailed October 30, 2009, 6 pages.	
	C63	Final Office Action issued in U.S. Patent Application No. 10/650,596, Atty. Docket No. DLT-001DIV3, mailed April 15, 2010, 10 pages.	
	C64	Notice of Allowance issued in U.S. Patent Application No. 10/441,534, Atty. Docket No. DLT-001DIV, mailed December 3, 2009, 6 pages	

Examiner	Date	
Signature	Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). 2Applicant is to place a check mark here if English language Translation is attached.

Sub	estitute for form 1449/PTO				Complete if Known
				Application Number	10/559,066-Conf. #1402
l IN	NFORMATION	1 DI	SCLOSURE	Filing Date	May 3, 2006
S	TATEMENT B	3Y /	APPLICANT	First Named Inventor	William Kennedy
				Art Unit	3691
	(Use as many sh	eets as	s necessary)	Examiner Name	O. Akintola
Sheet	7	of	7	Attorney Docket Number	DLT-004

Examiner Initials	Cite No. ¹	NON PATENT LITERATURE DOCUMENTS Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C65	Notice of Allowance issued in U.S. Patent Application No. 10/441,534, Atty. Docket No. DLT-001DIV, mailed April 29, 2010, 6 pages	
	C66	Office Action issued in U.S. Patent Application No. 10/650,381, Atty. Docket No. DLT-001DIV2, mailed August 18, 2009, 9 pages.	
	C67	Notice of Allowance issued in U.S. Patent Application No. 10/650,389, Atty. Docket No. DLT-001DIV2, mailed February 8, 2010, 9 pages.	
	C68	Office Action issued in U.S. Patent Application No. 10/649,397, Atty. Docket No. DLT-001DIV1, mailed June 10, 2010, 5 pages.	
	C69	Notice of Allowance issued in U.S. Patent Application No. 10/650,389, Atty. Docket No. DLT-001DIV2, mailed June 18, 2010, 9 pages.	

Examiner	Date	
Signature	Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). 2Applicant is to place a check mark here if English language Translation is attached.